

<b>FORM B1</b> <b>UNITED STATES BANKRUPTCY COURT</b> <b>WESTERN DISTRICT OF NEW YORK</b> <b>BUFFALO DIVISION</b>						<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First Middle): <b>Woolcot, Sidney R.</b>				Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): <b>Washburn Woolcot, Angela C.</b>			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>fka Angela C. Curtis</b>			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): <b>xxx-xx-9217</b>				Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): <b>xxx-xx-5468</b>			
Street Address of Debtor (No. and Street, City, State and Zip Code): <b>3089 Lower Mountain Road</b> <b>Sanborn, NY 14132</b>				Street Address of Joint Debtor (No. and Street, City, State and Zip Code): <b>3089 Lower Mountain Road</b> <b>Sanborn, NY 14132</b>			
County of Residence or of the Principal Place of Business: <b>Niagara</b>				County of Residence or of the Principal Place of Business: <b>Niagara</b>			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):							
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>							
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank				<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding			
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business				<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.			
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)				THIS SPACE IS FOR COURT USE ONLY			
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.							
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-Over <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Assets \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Debts \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							

<b>Voluntary Petition (page 2)</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Sidny R. Woolcot</b> <b>Angela C. Washburn Woolcot</b>	
<b>Prior Bankruptcy Case(s) Filed Within Last 6 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> <u>/s/ Sidny R. Woolcot</u> <b>Sidny R. Woolcot</b>  <b>X</b> <u>/s/ Angela C. Washburn Woolcot</u> <b>Angela C. Washburn Woolcot</b>  Telephone Number (If not represented by an attorney) <u>04/15/2005</u> Date		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.  <b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  <b>X</b> <u>/s/ Barry H. Sternberg</u> <u>04/15/2005</u> <b>Barry H. Sternberg</b> <u>Date</u>  <b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No  <b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  <u>Printed Name of Bankruptcy Petition Preparer</u>  <u>Social Security Number</u>  <u>Address</u> Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <b>X</b> <u>Signature of Bankruptcy Petition Preparer</u>  <u>Date</u> A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).	
<b>Signature of Attorney</b>  <b>X</b> <u>/s/ Barry H. Sternberg</u> <b>Barry H. Sternberg</b> Bar No.  <b>Barry H. Sternberg</b> <b>4925 Main Street</b> <b>Amherst, New York 14226</b>  Phone No. _____ Fax No. _____ <u>04/15/2005</u> Date		<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> _____ <u>Printed Name of Authorized Individual</u>  <u>Title of Authorized Individual</u> <u>04/15/2005</u> Date	

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER 7

**SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				
Total:			\$0.00	

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Key Bank	H	\$0.00
		Checking Account at HSBC	W	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit held by Landlord	J	\$500.00
4. Household goods and furnishings including audio, video and computer equipment.		Normal household items & personal possessions	J	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		Wearing apparel	J	\$50.00
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		Bass Guitar	H	\$200.00
		Guitar	H	\$500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
<b>Total &gt;</b>				<b>\$3,250.00</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
<b>Total &gt;</b>				<b>\$3,250.00</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1977 Pontiac Trans Am	H	\$1,500.00
		1992 Buick LeSabre	W	\$900.00
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
<b>Total &gt;</b>				<b>\$5,650.00</b>

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER 7

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$5,650.00





**SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**

☒ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
<b>Total for this Page (Subtotal) &gt;</b> <b>Running Total &gt;</b>						<b>\$0.00</b>	<b>\$0.00</b>
						<b>\$0.00</b>	<b>\$0.00</b>

No continuation sheets attached

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

*Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).*

☐ **Wages, salaries, and commissions**

*Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925\* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

*Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).*

☐ **Certain farmers and fishermen**

*Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

*Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

*Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).*

☐ **Taxes and certain other debts owed to governmental units**

*Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).*

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

*Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).*

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

*Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.*

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

      No       continuation sheets attached

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx5808 Adelphia Cable c/o Credit Protection 1355 Noel Road - Suite 2100 Dallas, TX 75240	J	DATE INCURRED: 2004 CONSIDERATION: <b>Cable Service</b> REMARKS:				\$845.00
ACCT #: xxxx-xxxx-xxxx-5761 Associates/Citi PO Box 6003 Hagerstown, MD 21747	J	DATE INCURRED: 2003 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1,049.00
ACCT #: xxxx-xxxx-xxxx-9857 Associates/Citi PO Box 6003 Hagerstown, MD 21747	J	DATE INCURRED: 2003 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$900.00
ACCT #: xxxnown Baby's First Disney P.O. Box 6043 Jefferson City, MO 65102-6043	J	DATE INCURRED: 2004 CONSIDERATION: <b>Subscription</b> REMARKS:				\$14.94
ACCT #: xxxnown Blockbuster Video 36262 733 Center Street Lewiston, NY 14092-1705	J	DATE INCURRED: 2004 CONSIDERATION: <b>late fees</b> REMARKS:				\$15.73
ACCT #: xxxxxxxx1535 Capital One PO Box 85520 Richmond, vA 23285	J	DATE INCURRED: 1996 CONSIDERATION: <b>Credit Card</b> REMARKS:				Unknown
ACCT #: xxxx-xxxx-xxxx-6682 CBUSA/Sears PO Box 6189 Sioux Falls, SD 57117	J	DATE INCURRED: 2003 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$2,306.00

7 continuation sheets attached

Total for this Page (Subtotal) >

Running Total >

\$5,130.67

\$5,130.67

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1097 CBUSA/Sears PO Bxo 6189 Sioux Falls, SD 57117	J	DATE INCURRED: 2003 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$2,156.00
ACCT #: xxxxxxxx1366 CBUSA/Sears PO Box 6189 Sioux Falls, SD 57117	J	DATE INCURRED: 2003 CONSIDERATION: <b>Credit Card</b> REMARKS:				Unknown
ACCT #: xxxxxxxxxxxx8781 Citifinancial PO Box 17099 Baltimore, MD 21297	J	DATE INCURRED: 2004 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$5,036.00
ACCT #: xxxxxxxx9259 Citifinancial PO Box 2065 Tempe, AZ 85280	J	DATE INCURRED: 2003 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$4,351.00
ACCT #: xxxxxxxxxxxx9352 Citifinancial 2167 Sheridan Drive Tonawanda, NY 14223	J	DATE INCURRED: 2003 CONSIDERATION: <b>loan</b> REMARKS:				Unknown
ACCT #: xxxx4187 City of Phoenix Municipal Court c/o Van Ru Credit Corp 10024 Skokie Blvd Skokie, IL 60077	J	DATE INCURRED: 2003 CONSIDERATION: <b>Fees</b> REMARKS:				Unknown
ACCT #: xxxnown Daniel Williams MD S.P.A., L.L.P. 85 Bryant Woods South Amherst, NY 14228	J	DATE INCURRED: 2004 CONSIDERATION: <b>Medical Bill</b> REMARKS:				\$100.00
Total for this Page (Subtotal) >						\$11,643.00
Running Total >						\$16,773.67

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxnown Direct TV Customer Service P.O. Box 70014 Boise ID 83707-0114	J	DATE INCURRED: <b>2004</b> CONSIDERATION: <b>Satellite</b> REMARKS:				\$105.45
ACCT #: xxxnown Fingerhut P.O. Box 90090 West Chester, OH 45071-9090	J	DATE INCURRED: <b>2004</b> CONSIDERATION: <b>Credit</b> REMARKS:				\$212.01
ACCT #: xxxxxxxxxx/xx/01/02 First Niagara Bank PO Box 514 Lockport, NY 14095	J	DATE INCURRED: <b>2002</b> CONSIDERATION: <b>loan</b> REMARKS:				Unknown
ACCT #: xxxxxxxxx8118 Fleet Bank 200 Tournament Drive Horsham, PA 19044	J	DATE INCURRED: <b>2003</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$7,388.00
Representing: Fleet Bank		<b>Collect America</b> <b>1999 Broadway - Suite 2150</b> <b>Denver, CO 80208</b>				Notice Only
ACCT #: xxx2755 Frontier Citizens Community c/o First Collections Services 10925 Otter Creek Road E Mabelvale, AR 72103	J	DATE INCURRED: <b>2004</b> CONSIDERATION: <b>Credit</b> REMARKS:				\$354.00
ACCT #: xxxxxxxxxxxxx7187 GEMB/Rosa's PO Box 276 Dayton, OH 45041	J	DATE INCURRED: <b>2003</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1,929.00
Total for this Page (Subtotal) >						\$9,988.46
Running Total >						\$26,762.13

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 1426 Greater Niagara Imaging c/o Niagara Frontier 2000 Sheridan Drive Tonawanda, NY 14223	J	DATE INCURRED: 2000 CONSIDERATION: <b>Medical Bill</b> REMARKS:				\$29.00
ACCT #: HSBC Bank USA Suite 0627 Buffalo, NY 14270-0627	J	DATE INCURRED: 2004 CONSIDERATION: <b>overdraft</b> REMARKS:				\$167.10
ACCT #: xxxxx6954 Intercommunity Hospital c/o NCO Financial PO Box 14166 Philadelphia, PA 19101	J	DATE INCURRED: 2000 CONSIDERATION: <b>Medical Bill</b> REMARKS:				\$447.00
ACCT #: xxxxx0551 Key Bank c/o NCO Financial Systems PO Box 41466 PHiladelphia, PA 19101	J	DATE INCURRED: 2004 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$594.00
ACCT #: xxxnown Key Bank P.O. Box 94825 Cleveland, OH 44101	J	DATE INCURRED: 2004 CONSIDERATION: <b>overdraft</b> REMARKS:				\$593.10
ACCT #: xxxnown Lewport Day Care Chrystal Manzare 4011 Creek Road Youngstown, NY 14174	J	DATE INCURRED: 2003 CONSIDERATION: <b>Services</b> REMARKS:				\$510.00
ACCT #: xxxxxxxxxxxxxx0001 M & T Bank PO Box 7678 Buffalo, NY 14240	J	DATE INCURRED: 2003 CONSIDERATION: <b>deficiency balance on auto loan</b> REMARKS:				Unknown
Total for this Page (Subtotal) >						\$2,340.20
Running Total >						\$29,102.33

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 4

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxnown MBGA P.O. Box 981131 El Paso, TX 79998	J	DATE INCURRED: 2004 CONSIDERATION: Credit Card REMARKS:				\$2,100.00
ACCT #: xxx1245 Mount St. Mary's Hospital c/o Creditors Interchange 80 Holtz Drive Cheektowaga, NY 14225	J	DATE INCURRED: 2004 CONSIDERATION: Medical Bill REMARKS:				\$1,608.00
Representing: Mount St. Mary's Hospital		Cintcoll 60 Holtz Drive Cheektowaga, NY 14225				Notice Only
ACCT #: Niagara County Dept. of Social Services 301 10th Street Niagara Falls, NY 14302	J	DATE INCURRED: 2000-2004 CONSIDERATION: overpayment REMARKS:				\$583.00
ACCT #: xxx5186 Niagara Falls Memorial Hospital c/o Creditors Interchange 80 Holtz Drive Cheektowaga, nY 14225	J	DATE INCURRED: 2002 CONSIDERATION: Medical Bill REMARKS:				\$58.00
ACCT #: 2249 Niagara Frontier Radiology c/o Niagara Frontier 2000 Sheridan Drive Tonawanda, NY 14223	J	DATE INCURRED: 2004 CONSIDERATION: Medical Bill REMARKS:				\$71.00
ACCT #: xxx7376 Niagara Mohawk Attn: Bankruptcy Unit Collection Services P.O. Box 5026 Buffalo, NY 14205-5026	J	DATE INCURRED: 2002 CONSIDERATION: Utility Service REMARKS:				\$354.00
Total for this Page (Subtotal) >						\$4,774.00
Running Total >						\$33,876.33

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 5

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Niagara Mohawk			Mercantile Adjustment Bureau 40 West Avenue Rochester, NY 14611				Notice Only
ACCT #: xxxnown Niagara Mohawk Attn: Bankruptcy Unit Collection Services P.O. Box 5026 Buffalo, NY 14205-5026		J	DATE INCURRED: 2004 CONSIDERATION: Utility Service REMARKS:				\$2,048.00
ACCT #: xxxnown Niagara Mohawk Attn: Bankruptcy Unit Collection Services P.O. Box 5026 Buffalo, NY 14205-5026		J	DATE INCURRED: 2004 CONSIDERATION: Utility Service REMARKS:				\$1,372.85
ACCT #: xxxnown NYSEG P.O. Box 5550 Ithaca, NY 14852		J	DATE INCURRED: 1997 CONSIDERATION: Utility Service REMARKS:				\$700.00
ACCT #: xxxnown Parents Magazine P.O. Box 11600 Des Moines, IA 50340-1600		J	DATE INCURRED: 2004 CONSIDERATION: Subscription REMARKS:				\$12.00
ACCT #: xxxxx6183 Progressive Insurance c/o CO Financial Systems PO Box 14166 PHiladelphia, PA 19101		J	DATE INCURRED: 2004 CONSIDERATION: Insurance Premium REMARKS:				\$85.00
ACCT #: Sallie Mae 1002 Arthur Drive Lynn Haven, FL 32444		J	DATE INCURRED: 2001-2003 CONSIDERATION: Student loans REMARKS:				\$8,807.00
Total for this Page (Subtotal) >							\$13,024.85
Running Total >							\$46,901.18



**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 6

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Sallie Mae		Sallie Mae PO bxo 9500 Wilkes Barre, PA 18773				Notice Only
ACCT #: xxxnown Thomas Brandt 929 Lincoln Avenue Lockport, NY 14094	J	DATE INCURRED: 2004 CONSIDERATION: Services REMARKS:				\$800.00
ACCT #: xxx2090 Travelers Bank 335 Research Court Norcross, GA 30092	J	DATE INCURRED: 2003 CONSIDERATION: Credit Card REMARKS:				\$4,351.00
ACCT #: Univera Healthcare c/o Creditors Interchange 80 HoltzDrive Cheektowaga, NY 14225	J	DATE INCURRED: 2002 CONSIDERATION: Medical Bill REMARKS:				\$370.00
ACCT #: xxx6836 Verizon c/o Risk Management PO Box 105062 Atlanta, GA 30348	J	DATE INCURRED: 2004 CONSIDERATION: Phone service REMARKS:				\$78.00
ACCT #: xxxnown Verizon P.O. Box 1100 Albany, NY 12250-0001	J	DATE INCURRED: 2004 CONSIDERATION: Phone services REMARKS:				\$77.79
ACCT #: xxxnown Verizon P.O. Box 1100 Albany, NY 12250-0001	J	DATE INCURRED: 2004 CONSIDERATION: Utility Service REMARKS:				\$141.72
Total for this Page (Subtotal) >						\$5,818.51
Running Total >						\$52,719.69

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO \_\_\_\_\_

(If Known)

CHAPTER **7**

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

*Continuation Sheet No. 7*

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1185 Wal-Mart PO Box 981400 El Paso, TX 79998	J	DATE INCURRED: 2003 CONSIDERATION: Credit Card REMARKS:				\$753.00
ACCT #: x0056 Western Niagara Physicians c/o CBJ Credit Recovery 117 West Fourth Street PO Box 1132 Jamestown, NY 14702	J	DATE INCURRED: 2004 CONSIDERATION: Medical Bill REMARKS:				\$85.00
Total for this Page (Subtotal) >						\$838.00
Running Total >						\$53,557.69

**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Sidny R. Woolcot**  
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CHAPTER **7**

**SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)**

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE: **Sidny R. Woolcot**  
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**SCHEDULE H (CODEBTORS)**

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE: **Sidny R. Woolcot**  
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CHAPTER **7**

**SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))**

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)							
	Name		Age	Relationship	Name		Age	Relationship
<b>Married</b>	C.A.M.C.		10	Daughter				
	J.A.C., Jr.		8	Son				
	D.H.M.C.		6	Daughter				
	M.V.B, Jr.		3	Son				
	S.I.T.W.		9 mos.	Son				
Employment	Debtor			Spouse				
Occupation	Cook			Home Health Aide				
Name of Employer	J.T. Wheatfields							
How Long Employed	5 months							
Address of Employer	Ward Road & Niagara Falls Boulevard Niagara Falls, NY 14304							

**Income: (Estimate of average monthly income)**

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

**SUBTOTAL**

**LESS PAYROLL DEDUCTIONS**

A. Payroll taxes (includes social security tax if B. is zero)

B. Social Security Tax

C. Medicare

D. Insurance

E. Union dues

F. Retirement

G. Other (specify) \_\_\_\_\_

H. Other (specify) \_\_\_\_\_

I. Other (specify) \_\_\_\_\_

J. Other (specify) \_\_\_\_\_

K. Other (specify) \_\_\_\_\_

**SUBTOTAL OF PAYROLL DEDUCTIONS**

**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed stmt)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

Social Security or other government assistance (specify)

Pension or retirement income

Other monthly income (specify below)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**TOTAL MONTHLY INCOME**

**TOTAL COMBINED MONTHLY INCOME \$1,712.32**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

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CHAPTER **7**

**SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$700.00
<b>Utilities:</b> Electricity and heating fuel Water and sewer Telephone Other:	\$150.00  \$130.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$500.00  \$35.00  \$80.00
<b>Insurance</b> (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$140.00
Taxes (not deducted from wages or included in home mortgage payments) Specify:	
<b>Installment payments:</b> (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other:	
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Personal Care Other:	\$30.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	<b>\$1,765.00</b>
<p>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</p> <p>Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.</p> <p>A. Total projected monthly income</p> <p>B. Total projected monthly expenses (including separate spouse budget if applicable)</p> <p>C. Excess income (A minus B)</p> <p>D. Total amount to be paid into plan each (interval)</p>	

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CHAPTER **7**

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$5,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			\$0.00
E - Creditors Holding Unsecured Priority Claims	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8			\$53,557.69
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,712.32
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,765.00
Total Number of Sheets of ALL Schedules		> 20			
Total Assets			> \$5,650.00		
Total Liabilities				> \$53,557.69	

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
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IN RE: **Sidny R. Woolcot**  
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CHAPTER 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 04/15/2005

Signature /s/ Sidny R. Woolcot  
**Sidny R. Woolcot**

Date 04/15/2005

Signature /s/ Angela C. Washburn Woolcot  
**Angela C. Washburn Woolcot**

[If joint case, both spouses must sign.]



**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

---

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$12,591.00	2003 - Wages
\$19,758.00	2004 - Wages
\$4,828.00	2005 - Wages

---

**2. Income other than from employment or operation of business**

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$480.00	2005 - Child Support
\$1,440.00	2004 - Child Support
\$960.00	2003 - Child Support

---

**3. Payments to creditors**

None

☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Niagara County Dept, of Social Services -vs- Woolcot	Overpayment		judgment entered 2004

None

☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Sidny R. Woolcot**  
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CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

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**5. Repossessions, foreclosures and returns**

None

☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>M &amp; T Bank PO Box 7678 Buffalo, NY 14240</b>	<b>07/04</b>	<b>2002 Ford Explorer - \$10,000.00</b>

---

**6. Assignments and receiverships**

None

☒

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**7. Gifts**

None

☒

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**8. Losses**

None

☒

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**9. Payments related to debt counseling or bankruptcy**

None

☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Barry H. Sternberg 4925 Main Street Amherst, New York 14226</b>		<b>\$856.00</b>

---

**10. Other transfers**

None

☒

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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WESTERN DISTRICT OF NEW YORK  
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IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

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**11. Closed financial accounts**

None

- ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**12. Safe deposit boxes**

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**13. Setoffs**

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**14. Property held for another person**

None

- ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
	1988 Buick Park Avenue	

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**15. Prior address of debtor**

None

- ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

---

**16. Spouses and Former Spouses**

None

- ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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IN RE: **Sidny R. Woolcot**  
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CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

---

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

---

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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**18. Nature, location and name of business**

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

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None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

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IN RE: **Sidny R. Woolcot**  
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CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

- ☒ a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

- ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

**20. Inventories**

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None

- ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

- ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None

- ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

- ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT  
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BUFFALO DIVISION**

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

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**23. Withdrawals from a partnership or distributions by a corporation**

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

---

**24. Tax Consolidation Group**

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

---

**25. Pension Funds**

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT  
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IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

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**DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of   **7**   sheets, and that they are true and correct.

Date   **04/15/2005**  

Signature   **/s/ Sidney R. Woolcot**    
of Debtor ***Sidny R. Woolcot***

Date   **04/15/2005**  

Signature   **/s/ Angela C. Washburn Woolcot**    
of Joint Debtor ***Angela C. Washburn Woolcot***  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u><b>\$856.00</b></u>
Prior to the filing of this statement I have received:	<u><b>\$856.00</b></u>
Balance Due:	<u><b>\$0.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**04/15/2005**

*Date*

**/s/ Barry H. Sternberg**

*Barry H. Sternberg*  
Barry H. Sternberg  
4925 Main Street  
Amherst, New York 14226

Bar No.



**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Sidny R. Woolcot**  
**Angela C. Washburn Woolcot**

CASE NO

CHAPTER **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 04/15/2005

Signature /s/ Sidney R. Woolcot  
Sidny R. Woolcot

Date 04/15/2005

Signature /s/ Angela C. Washburn Woolcot  
Angela C. Washburn Woolcot